

In Re: Lois Joyce Evans ) Bankruptcy No. 20-20387-CMB  
) )  
Debtor. ) Chapter 11  
) )  
) )

**SUMMARY OF AMENDED CHAPTER 11 PLAN DATED FEBRUARY 22, 2021**

Debtor, Lois Joyce Evans, by and through his counsel, submits this Summary of her Chapter 11 Plan dated February 22, 2021 ("Plan"). The following is merely a brief overview of the material provisions of the Plan, and is qualified in its entirety by reference to the full text of the Plan.

The Plan provides for the classification and treatment of claims against interests in the Debtor. The Plan designates five (5) classes of claims and interests, which classify all claims and interests against the Debtors. The Plan provides for the following treatment of claims and interests:

- Class 1: Administrative Claimants: Paid in full.
- Class 2, Secured Claims of PNC Bank, NA (Proof of Claim No. 12 and 10) (Unimpaired).)
  - PNC Bank first and second mortgages are to be paid at contract terms with arrears to be cured as per stipulation.
- Class 3: Class 3, Internal Revenue Service (Secured Claim portion of claim 7) (Impaired).)
  - Internal Revenue Service's secured claim of \$227,954.18 shall be paid over 7 years at 3% interest.
- Class 4, Internal Revenue Service (Priority Claim portion of claim 7) (Impaired).:
- Priority claim of \$304,225.45 to be paid over 7 years at 3% interest.
- Class 5: Pennsylvania Department of Revenue (Secured Claim 2) (Impaired):
  - Pa Dept of Rev.secured claim of \$227,954.18 to be paid over 7 years at 3% interest.
- Class 6: JP Morgan Chase Bank, NA (Secured Claim 6) (Impaired)
  - Secured claim to be paid over a term of 5 years at 4% interest.
- Class 7: General Unsecured Claims
  - To be paid a total of \$20,000 over five years.

Dated: February 22, 2021

Respectfully submitted,  
/s/ Brian C. Thompson  
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